#### Exhibit 37 (Redacted) (Previously Filed Under Seal as Dkt. 440)

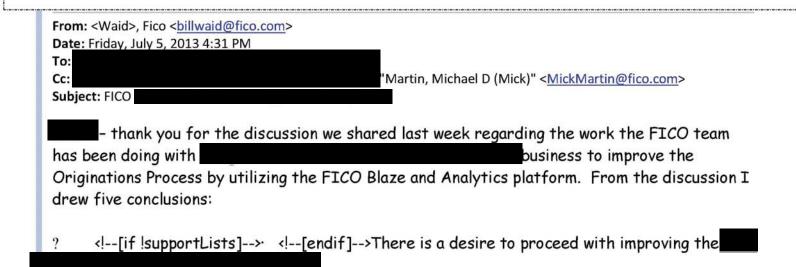
### Redacted

### Redacted

37

## Redacted

# Redacted



?	[if !supportLists] [endif] The
•	ly by FICO and extends beyond the Blaze CDE solution developed by
inclu	de additional FICO products:
0	Blaze Advisor Compiled Sequential Option
0	Decision Simulator (for Business Impact Analysis)  Model Builder for Decision Trees
0	Decision Optimizer
0	Originations Characteristic Library (100 Characteristics)
0	[if !supportLists] o [endif] Model Central Foundation
?	[if !supportLists] [endif] The budget to move forward exists, but there is a
longer	-term consideration to ensure that the solution provides a platform
that c	an serve other parts of
?	[if !supportLists] [endif] The budget for expanding beyond the
	scope may not exist at present.
?	[if  supportLists] [endif] You'd like to ensure that if you proceed with the
	project, that the platform you choose is fit for service in the
other	aspects of your responsibility and that the price for extending to these other aspects is
	and determinable now.
Cons	equently I'd like to propose an arrangement with the following attributes:
?	[if !supportLists] [endif] Provide a comprehensive FICO Blaze-based
platfo	rm that can serve to improve and modernize the
9	[if !supportLists] [endif] Extend the
specif	ic functionality to provide an Originations platform for the Branded Card and Mortgage
125	ations organizations.
9	[if!supportLists] · [endif] Provide pricing that gives
: three.	-year term license to the FICO software and in addition offers the option to use FICO
	es for Branded Card and Mortgage Originations.
?	[if !supportLists] [endif] Regardless of the election to use these services,
	oposed solution contains all the pre-configured templates (common platform) required for
•	
_	ing, creating and editing business rules in a highly intuitive manner using graphical
	hors such as Decision Tables, Decision Trees, and Scorecards logically linked together
Throug	gh RuleFlows for Branded Card, and Mortgage.
1.6	
Here	e are some financial details:
	Three year Software Term license for FICO Blaze with
	appropriate features – to be paid annually (license scope includes Retail Services, Branded Card and Mortgage
	Originations)
	Annual Maintenance for Software
	Estimated Professional Services Costs:
	Develop and Provide pre-configured templates for Retail Services, Branded Card and Mortgage Originations Use
	OR
	Develop and Provide pre-configured templates for Retail

Services Originations ONLY

Using the above, in the event you decide to proceed, first year out-of-pocket expense would be depending upon if you'd prefer to have a platform delivered to support all three organizations, or just start with the scope of Retail Services. We can protect the pricing on the Professional Services Estimate for extending to Branded Card and Mortgage for nine months. That way when you get into a new budget-year and decide to make the commitment on these two organizations, you have pricing protection.

I hope this email is captures the points of consideration you expressed on our call last week and that you find these points to be responsive to your needs. We at FICO have been working hard to earn your confidence in proceeding to modernize the Originations Process with us as your partner. I'm hoping we are listening well enough to your needs. Please let me know if you'd like any additional information or some further discussion. Thank you.

Bill Waid